

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION

In re:

CHARLES E. HATCH
THERESA A. HATCH

Case No: 05-70650-SCS
Chapter 13

Debtor(s) .

OBJECTION TO CLAIM AND NOTICE THEREOF

The undersigned objects to the allowance of the proof of claim number 10 filed herein by Select Portfolio Servicing, Inc. in the amount of \$53,876.07 for the following reason:

Select Portfolio Servicing, Inc. filed a secured claim secured by real estate located at 301 Washington Street, Franklin, VA. The Debtors' plan indicates that this property is to be surrendered, and Debtors' counsel has endorsed a Consent Order granting relief from the automatic stay. Based upon the foregoing the claim should be disallowed.

NOTICE IS HEREBY GIVEN to the above-named creditor that unless such creditor files with the Clerk of the U.S. Bankruptcy Court at 480 Walter E. Hoffman U.S. Courthouse, 600 Granby Street, Norfolk, Virginia 23510, a request for a hearing upon the objection and mails a copy thereof to the undersigned at Post Office Box 3368, Norfolk, Virginia 23514-3368, within 30 days of service hereof, the undersigned will present to the Court for entry an Order disallowing the creditor's claim for the reason stated above.

Dated this 21st day of April, 2005 in Norfolk, Virginia.

CHARLES E. HATCH
THERESA A. HATCH

By /s/ James L. Pedigo, Jr.
Of Counsel

James L. Pedigo, Jr., Esquire (VSB #30796)
Attorney for the Debtor
ALEXANDER P. SMITH AND ASSOCIATES, P.C.
Post Office Box 3368
Norfolk, Virginia 23514-3368
Email: jlpedigo@infionline.net
(757) 622-1621

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing was mailed on the 21st day of April, 2005, to Mr. and Mrs. Charles E. Hatch, 301 Morton Street, Franklin, VA 23851; Kevin R. Hildebeidel, Esquire, Counsel for Select Portfolio Servicing, Inc., 10412 Main Street, Second Floor, Fairfax, VA 22030, Select Portfolio Servicing, Inc., Attention: Bankruptcy Department, P.O. Box 65450, Salt Lake City, UT 81465; George W. Neal, Trustee, 870 Greenbrier Circle, Suite 402, Chesapeake, VA 23320.

/s/James L. Pedigo, Jr.
James L. Pedigo, Jr., Esquire

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NOTICE OF OBJECTION TO CLAIM

James L. Pedigo, Jr., Counsel for the debtors has filed papers with the Court objecting to Select Portfolio Servicing, Inc., proof of claim number 10 in the amount of \$53,876.07.

Your claim may be reduced, modified or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one.

If you do not want the court to eliminate or change your claim, then on or before May 21, 2005, you or your attorney must:

- (x) File with the court, at the address shown below, a written response to the objection and a request for a hearing. **Unless a written response is filed and served by the date specified, the Court may decide that you do not oppose the objection to your claim.** If you mail your response to the Court for filing, you must mail it early enough so that the Court will **receive** it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
400 U.S. Courthouse
600 Granby Street
Norfolk, Virginia 23510

James L. Pedigo, Jr., Esquire (VSB #30796)
Counsel for the Debtors
ALEXANDER P. SMITH AND ASSOCIATES, P.C.
Post Office Box 3368
Norfolk, Virginia 23514
e-mail: jlpedigo@infionline.net
(7570-622-1621)

You must also mail a copy to:

James L. Pedigo, Jr., Esquire
Alexander P. Smith & Associates, P.C.
P.O. Box 3368
Norfolk, Virginia 23514-3368

() Attend the hearing on the objection scheduled to be
held on _____ at _____ a.m./p.m.
at the United State Bankruptcy Court, _____
_____.

If you or your attorney do not take these steps, the Court
may decide that you do not oppose the objection to your claim.

/s/ James L. Pedigo, Jr.

James L. Pedigo, Jr., Esquire

CERTIFICATE OF SERVICE

I hereby certify that I have this 21st day of April,
2005, to Mr. and Mrs. Charles E. Hatch, 301 Morton Street,
Franklin, VA 23851; Kevin R. Hildebeidel, Esquire, Counsel for
Select Portfolio Servicing, Inc., 10412 Main Street, Second Floor,
Fairfax, VA 22030, Select Portfolio Servicing, Inc., Attention:
Bankruptcy Department, P.O. Box 65450, Salt Lake City, UT 81465;
George W. Neal, Trustee, 870 Greenbrier Circle, Suite 402,
Chesapeake, VA 23320.

/s/James L. Pedigo, Jr.

James L. Pedigo, Jr., Esquire

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